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Under the Pa	perwork R	eduction Act of 1995	no cerson	Application Number			uniess it	displays a valid OMB control number.
					10/748.890) 		
TR		MITTAL		Filing Date	12/30/2003	3		
	FO	RM		First Named Inventor	Jeff Eder			
				Art Unit	2621			
(to be used for	all correst	ondence after initial	filina)	Examiner Name				
			6	Attorney Docket Number	VM - 64			
Total Number of	rages in	This Submission			٠			
			ENC	LOSURES (Check a)	I that apply)		
Amendm A A Extension Express A Information Certified Documen Reply to Incompte				Drawing(s) Licensing-related Papers Petition Petition to Convert to a Provisional Application Power of Attorney, Revocation Change of Correspondence Terminal Disclaimer Request for Refund CD, Number of CD(s) Landscape Table on Codes	Address	Appeal Communication to Boa of Appeals and Interferences Appeal Communication to TC (Appeal Notice, Brief, Reply Brief Proprietary Information Status Letter Other Enclosure(s) (please Ide below):		eats and Interferences If Communication to TC If Notice, Brief, Reply Brief) etary Information Letter Enclosure(s) (please Identify
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Firm Name	ValueM	iner, inc.		•				1 a 100 T 1 to 1 a 1 a 1 a 1
Signature	/Jeff Ed	er/						
Printed name	Jeff Ede	er						
Date	7/05/20	05			Reg. No.	52,84	9	· · · · · · · · · · · · · · · · · · ·
I hereby certify the sufficient postage the date shown b	es first c	rrespondence is b	eing facsir	CATE OF TRANSMISS mile transmitted to the USP1 dressed to: Commissioner for	O or depos	ited with	n the Un (1450, /	ilted States Postal Service with Alexandria, VA 22313-1450 on
Signature		/Jeff Eder/				_	_	· -
Typed or printed	name	Jeff Eder					Date	7/05/2005

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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JUL 0 5 2005

PATENT Attorney Docket No. VM - 64

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Jeff S. EDER

Application No. 10/748,890

Group Art Unit: 2621

Filed: December 30, 2003

Examiner: Unassigned

For:

MARKET VALUE MATRIX

INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendments Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Pursuant to 37 CFR 1.97 and 1.98, the references listed on the enclosed Form PTO - 1449 and/or Substitute Form PTO - 1449 ("Form 1449") are submitted for consideration by the Examiner in the examination of the above-identified patent application.

The full consideration of the references in their entirety by the Examiner is respectfully requested and encouraged. Also, it is respectfully requested that the references be entered into the record of the present application and that the Examiner place his or her initials in the appropriate area on the enclosed Form 1449, thereby indicating the Examiner's consideration of each of the references.

The submission of the references listed on the Form 1449 is for the purpose of providing a complete record and is not a concession that the references listed thereon are prior art to the invention claimed in the patent application. The right is expressly reserved to establish an invention date earlier than the above-identified filing date in order to remove any reference submitted herewith as prior an should it be deemed appropriate to do so.

Further, the submission of the references is not to be taken as a concession that any reference represents art that is relevant or analogous to the claimed invention. Accordingly, the right to argue that any reference is not properly within the scope of prior art relevant to an examination of the claims in the above-identified application is also expressly reserved.

The Information Disclosure Statement is being filed:

X	national application other than a continued prosecution application under 37 CFR 1.53(d); (b) within three months of the date of entry of the national stage as set forth in 37 CFR 1,491 of an international application; (c) before the mailing date of a first Office Action on the merits; or (d) before the mailing of a first Office Action after the filling of a request for continued examination under 37 CFR 1.114.
	after (a), (b), (c) or (d) above, but before the mailing date of a final action under 37 CFR 1.113, a Notice of Allowance under 37 CFR 1.311, or an action that otherwise closes prosecution in the application, and includes one of:
	the Statement under 37 CFR 1.97(e) (see "Statement under 37 CFR 1.97(e)" below)
	or the fee of \$180 set forth in 37 CFR 1, 1 7 (p) (see "Fees" below).
	after the mailing date of a final action under 37 CFR 1. 113 or a Notice of Allowance under 37 CFR 1.311, or an action that otherwise closes prosecution in the application, and on or before payment of the issue fee, and includes the Statement under 37 CFR 1.97(c) (see "Statement under 37 CFR 1.97(e)" below), and the fee of \$180 as set forth in 3 7 CFR 1. 1 7(p) (see "Fees" below).
	after the mailing date of a Notice of Allowance under 37 CFR 1.311, and on or before payment of the issue fee, and within thirty days of receiving each item of information contained in the Information Disclosure Statement, and includes the Statement under 37 CFR 1.704(d) (see "Statement under 37 CFR 1.704(d)" below), and the fee of \$180 as set forth in 37 CFR 1.1 7(p) (see "Fees" below). NOTE,. This is for original applications except applications for a design patent filed on or after May 29, 2000, wherein a paper containing only an Information Disclosure Statement in compliance with 37 CFR 1.97 and 1.98 is being filed.
Copies	s of the References
	Copies of some of the references listed on the enclosed Form 1449 are enclosed herewith.
	This patent application was filed after June 30, 2003. Accordingly, copies of U.S. patents and patent applications that are listed on the accompanying Form 1449 are not enclosed herewith (see Official Gazette Notice of August 5, 2003). Copies of other references identified on the accompanying Form 1440 are analysed becaute
	identified on the accompanying Form 1449 are enclosed herewith. Attached to each reference not in the English language is a concise explanation of the relevance pursuant to 37 CFR 1.98(a)(3). An English-language equivalent/patent, or an English-language abstract, or an English-language version of the search report or action by a foreign patent office in a counterpart foreign application indicating the degree of relevance found by the foreign office is being submitted in lieu of a concise explanation of the relevance pursuant to 37 CFR 1.98(a)(3).
	A copy of the foreign search report is enclosed herewith.

X

The references listed on the enclosed Form 1449s were previously identified in the parent application(s) of the present application, and copies of the references were furnished at that time. Accordingly, additional copies of the references are not submitted herewith, so as not to burden the file with duplicate copies of references. The Examiner is respectfully requested to carefully review the references in accordance with the requirements set out in the Manual of Patent Examining Procedure. In accordance with 37 CFR 1.98(d), the details of the parent application(s) relied upon for an earlier filing date under 35 USC 120 in which copies of the references were previously furnished are set out below:

U.S. APPLIC	Status (check one)			
U.S. APPLICATIONS	U.S. Filing Date	PATENTED	PENDING	ABANDONED
1. 10/743,616	12-22-2003		Х	
2.			_	
3.	•			

Statement under 37 CFR 1.97(e)

 The undersigned hereby states that each item of information contained in the
Information Disclosure Statement was first cited in any communication from a foreign
patent office in a counterpart foreign patent application not more than three months prior
to the filing of the Information Disclosure Statement.

X

The undersigned hereby states that no item of information contained in the Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign patent application, and, to the knowledge of the undersigned after making reasonable inquiry, no item of information contained in the Information Disclosure Statement was known to any individual designated in 37 CFR 1.56(c) more than three months prior to the filing of the Information Disclosure Statement.

Statement under 37 CFR 1.704(d)

 The undersigned hereby states that each item of information contained in the
Information Disclosure Statement was cited in a communication from a foreign patent
office in a counterpart application and that this communication was not received by any
individual designated in 37 CFR 1.56(c) more than thirty days prior to the filing of the
Information Disclosure Statement.

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No fee is owed by the applicant(s).

The IDS Fee of \$180 under 37 CFR I. I 7(p) is enclosed herewith.

The Applicant respectfully requests consideration of the instant application with the information disclosure statement attached herewith.

Respectfully submitted,

/Jeff Eder/

Jeff S. Eder, Reg. No. 52,849

Date: July 5, 2005

PTO/SB/08B (08-03)
Approved for use through 07/31/2006. OMB 0651-0031
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	te for form 1449/PTO	tor 1999, no persons ar	e required to respond to a confection	of information unless it contains a valid OM Complete if Known	D CONTROL HATTERET.
Qubsum	2 10 10 10 10 10 10 10 10 10 10 10 10 10		Application Number	10/748,890	
INF	ORMATION DIS	CLOSURE	Filing Date	12/30/2003	
STA	TEMENT BY A	PPLICANT	First Named Inventor	Jeff S. Eder	
	(Use as many sheets as ne		Art Unit	2621	*
	luse as many sneets as ne	cessary)	Examiner Name		
Sheet	of		Attorney Docket Number	VM - 64	

		NON PATENT LITERATURE DOCUMENTS	
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		CAOUETTE, JOHN, ALTMAN, EDWARD & NARAYANAN, PAUL, Managing Credit Risk, John Wiley and Sons, Inc.	
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Examiner	Date	
Signature	Considered	

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^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

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PTO/SB/08A (04-03)

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Substitute for form 1449/PTO	Co	mplete if Known
	Application Number	10/748,890
INFORMATION DISCLOSURE	Filing Date	12/30/2003
	First Named Inventor	Jeff S. Eder
STATEMENT BY APPLICANT	Art Unit	2621
(Use as many sheets as necessary)	Examiner Name	
	Attorney Docket Number	TVM 64

			U.S. PATENT	DOCUMENTS	
Examiner Initials*	Cite No.1	Document Number Number-Kind Code ^{2 (f known)}	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		^{US-} 6,795,811 - B1		Epstein, Lee	
		US-			<u> </u>
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Cite No.1	Foreign Patent Document	Publication Date	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages
	Country Code ³ Number ⁴ Kind Code ⁸ (if known)	MM-DD-YYYY		Or Relevant Figures Appear
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	No.		MM-DD-YYYY	MM-DD-YYYY

Examiner Signature	Date Considered	

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. Applicant's unique citation designation number (optional). See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. Applicant is to place a check mark here if English language Translation is attached.

Transation is staticitied.
This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commence, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, Washington, DC 20231.

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